

Get Your Economic Stimulus Payment Safely and Securely

Soon, as a result of a recently enacted economic stimulus package, the government will be sending out checks to individuals to help revive the economy. Where there is money, there are scam artists trying to get a piece of it, or potentially worse yet, use the opportunity to steal your identity. This is a guide to help you steer clear of the con artists and get the money you are eligible for.

If you file a tax return: Do nothing different. Simply file your tax return as you would normally. If you have already filed a return, do nothing further.

If you do not file a tax return: If you are eligible for an economic stimulus payment, the IRS will be sending you a package providing the information and 1040A form you need to get your stimulus payment.

Keep in mind:

- You may be eligible even if Social Security is your only income.
- You have plenty of time to file (probably until October 15, 2008), so take your time and do this right.
- If you don't usually file a tax return, you'll get a letter from IRS.
- ONLY the IRS is authorized to send the letter.

The Big Tip-Offs to Scams

The IRS will NEVER do the following things. If anyone attempts these against you, refuse to give personal information:

- Call you to ask for your Social Security number or bank account information.
- Email you to ask for Social Security or bank account information.
- Send a letter that tells you to respond by phone or email.
- Come to your home.

The IRS NEVER calls or emails taxpayers asking for personal information! If they need to reach you, they will reach you by mail. The only way the IRS collects your bank account details is if you choose to put them in your tax return for direct deposit of refunds.

You should NEVER pay a fee to get your payment. If you need help getting your payment, use the contacts listed at the bottom of this page.

Be on the Lookout for Scams

Scammers are creative, but their frauds tend to follow certain patterns. Here are some common scams to beware of...

Phone Scam: A phone call from someone pretending to work for the IRS. They say they

need some personal information from you to process your check. They'll ask for things like bank account numbers, Social Security numbers, and your income amount. They might promise to deliver your payment faster or to deposit it directly into your bank account. They might try to scare you into believing that if you fail to cooperate, you won't get your money.

What they're after: Your bank account and Social Security numbers; credit card details they can use for identity theft.

What to do: Refuse to give the information. The IRS NEVER asks for taxpayers' personal information over the phone. If you have any caller id information from the caller, write it down and report the call.

Email Scam: An official-looking email supposedly from the IRS. It might have the IRS logo on it and an @irs.gov address. It most likely includes a link to a realistic-looking fake IRS website. The subject line of the email might say something like "IRS Rebate Check." These are big tip-offs that the email is fake.

The email could state that the "IRS" needs information to process your payment. Or it might state that they want you to participate in a "customer satisfaction" survey. The message may threaten that you won't get your payment if you don't respond promptly. The questionnaire asks for information, like your Social Security number and bank account numbers. It could look pretty much like an actual tax form.

What they're after: Your bank account and Social Security numbers and other personal information they can use for identity theft.

What to do: Disregard the email. Delete it without opening it. If you do open it, simply delete it once you discover that it is a fraud. If you open the email, do not open the attachment, in case it contains a computer virus. The IRS NEVER notifies taxpayers by email.

"We can help you scam"—payment anticipation loans: Promising an inside track to assist in applying for or speeding up the economic stimulus payment, these scams are looking for hefty fees to give taxpayers "instant" access to their own money. You should never pay a fee to get your payment or to get it quicker.

What they're after: The hefty fees.

What to do: File your tax return or wait to hear from the IRS about how to file for the economic stimulus payment if you do not usually file a tax return. You do not need anyone or need to pay any fee to get your payment or to get it earlier. For more information, visit the IRS website at www.irs.gov.

"Reward for filing early": A phone call offering to pay you a reward for filing your tax return early. The caller will ask for bank details to deposit the payment.

What they're after: Your personal information they can use for identity theft.

What to do: Refuse to give any personal information. The IRS NEVER pays rewards for early tax filing, and the IRS would never ask

for personal information over the phone.

No matter how realistic the email or convincing the caller's story, it's not from the IRS.

What to Do if You Spot a Scam

If you have caller ID, write down any information that appears when a supposed IRS representative calls, including the date and time of the call and the number they called from. Report that information to the IRS or your attorney general.

Forward any fraudulent emails to **spam@uce.gov** to assist the Federal Trade Commission in its investigations.

AARP Tax-Aide* volunteers are prepared to assist those in need, including first-time filers. Now in its 40th year, the AARP Tax-Aide program offers free tax assistance and preparation for people of low and middle income, with special attention to those age 60 and older, at sites across the country and on our website. You can go to our website at **www.aarp.org/taxaide** to find additional information on or to ask a question about stimulus

payments. An IRS-certified AARP Foundation Tax-Aide volunteer will respond. All answers are reviewed by a second volunteer before they are emailed to the person who asked the question.

For additional help:

- Go to **www.IRS.gov**.
- Call the IRS at **1-800-829-1040**.
- To find an AARP Tax-Aide site near you, call **1-888-227-7669** or visit the website at **www.aarp.org/taxaide**. AARP Tax-Aide volunteers are trained to prepare standard forms, and most sites are equipped to handle e-filing. Sites are open through April 15. Some MAY be open through the end of April, but please check with the volunteers at the site first to be sure.
- Visit a Volunteer Income Tax Assistance (VITA) site. Find one by calling **1-800-906-9887**
- Visit an IRS Taxpayer Assistance Center (TAC) by calling **1-800-829-1040** and ask for the closest site near you.

**AARP Tax-Aide is an AARP Foundation Program.*

AARP

601 E Street, NW
Washington, DC 20049
1-888-OUR-AARP
TTY 1-877-434-7598

www.aarp.org